

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Steven J. Malnick
Brenda M. Malnick
Debtors

Case No. 12-07161-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: KADavis
Form ID: 3180W

Page 1 of 2
Total Noticed: 30

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db/jdb
4231643 +Steven J. Malnick, Brenda M. Malnick, 910 Wakefield Avenue, Mechanicsburg, PA 17055-5773
4392577 +Belco Credit Union, 449 Eisenhower Boulevard, Suite 200, Harrisburg, PA 17111-2301
4418230 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
4231649 COLONIAL SAVINGS, F.A., Attn: Bankruptcy, 2626B West Freeway, Fort Worth, TX 76102
4231650 +Federal Direct Plus, Great Lakes, PO Box 7860, Madison, WI 53707-7860
4231651 +Federal Direct Stafford Loan, Great Lakes, PO Box 7860, Madison, WI 53707-7860
4231652 +Federal Direct Unsubsidized, Great Lakes, PO Box 7860, Madison, WI 53707-7860
4231653 +Household Savings Bank, PO Box 17313, Baltimore, MD 21297-1313
4231641 +Household Savings Bank, PO Box 88000, Baltimore, MD 21288
+Lawrence G Frank, Thomas Long Niesen & Kennard, 212 Locust Street Suite 500,
Harrisburg, PA 17101-1510
4231639 +Malnick Steven J, 910 Wakefield Avenue, Mechanicsburg, PA 17055-5773
4231640 +Malnick Brenda M, 910 Wakefield Avenue, Mechanicsburg, PA 17055-5773
4231656 +Shipley Energy, 415 Norway Street, York, PA 17403-2531
4350385 United States Department of Education, Claims Filing Unit, P O Box 8973,
Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Nov 17 2018 00:18:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
cr EDI: RECOVERYCORP.COM Nov 17 2018 00:18:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4231642 EDI: GMACFS.COM Nov 17 2018 00:18:00 Ally Bank, Payment Processing Center,
PO Box 9001951, Louisville, KY 40290-1951
4360280 +EDI: GMACFS.COM Nov 17 2018 00:18:00 Ally Financial Inc., P O Box 130424,
Roseville, MN 55113-0004
4231646 +E-mail/Text: bankruptcydesk@colonialsavings.com Nov 16 2018 19:31:39 CU Members Mortgage,
Mortgage Services, 2626 West Freeway, Fort Worth, TX 76102-7109
4231644 +EDI: CAPITALONE.COM Nov 17 2018 00:19:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
4231645 +EDI: CHASE.COM Nov 17 2018 00:19:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
4231647 EDI: RCSDELL.COM Nov 17 2018 00:18:00 Dell, PO Box 81577, Austin, TX 78708
4231648 +EDI: RMSC.COM Nov 17 2018 00:19:00 Discover Card, PO Box 965004, Orlando, FL 32896-5004
4398168 EDI: MERRICKBANK.COM Nov 17 2018 00:18:00 MERRICK BANK, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368
4231654 +EDI: MERRICKBANK.COM Nov 17 2018 00:18:00 Merrick Bank, PO Box 9201,
Old Bethpage, NY 11804-9001
4390188 EDI: PRA.COM Nov 17 2018 00:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4508019 EDI: PRA.COM Nov 17 2018 00:18:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
4231655 E-mail/Text: bankruptcyntices@psecu.com Nov 16 2018 19:31:49 PSECU, PO Box 67013,
Harrisburg, PA 17106-7013
4235475 EDI: RECOVERYCORP.COM Nov 17 2018 00:18:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4377213 EDI: USBANKARS.COM Nov 17 2018 00:18:00 US BANK N.A., BANKRUPTCY DEPARTMENT,
P.O. BOX 5229, CINCINNATI, OH 45201-5229

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4397123* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
4508020* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Gregory R. Lyons on behalf of Asst. U.S. Trustee United States Trustee
ustpreregion03.ha.ecf@usdoj.gov
James Warmbrodt on behalf of Creditor Colonial Savings, F.A. bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor Colonial Savings, F.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Lawrence G. Frank on behalf of Debtor 1 Steven J. Malnick lawrencegfrank@gmail.com,
trustee frank@gmail.com
Lawrence G. Frank on behalf of Debtor 2 Brenda M. Malnick lawrencegfrank@gmail.com,
trustee frank@gmail.com
Thomas I Puleo on behalf of Creditor Colonial Savings, F.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Steven J. Malnick**
First Name Middle Name Last Name
Debtor 2 **Brenda M. Malnick**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:12-bk-07161-RNO**

Social Security number or ITIN **xxx-xx-4259**
EIN --
Social Security number or ITIN **xxx-xx-5800**
EIN --

Order of Discharge

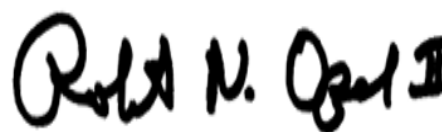
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven J. Malnick

Brenda M. Malnick

By the
court:

November 16, 2018

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: KADavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.